

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND  
Greenbelt Division

IN RE:  
ERNEST E. WATKINS  
Debtor

Case No. 18-20114-LSS  
Chapter 7

SPECIALIZED LOAN SERVICING LLC  
Movant

v.  
ERNEST E. WATKINS  
Debtor/Respondent  
and  
GARY A. ROSEN  
Trustee/Respondent

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**NOTICE OF DEFAULT AND TERMINATION OF AUTOMATIC STAY**

Please take notice that Ernest E. Watkins (the “Debtor”) and Gary A. Rosen (the “Trustee”) failed to comply with the terms of the Agreed Order (the “Agreed Order”) entered January 02, 2019. The Trustee failed to obtain a contract of sale by May 31, 2019 and/or failed to settle 30 days from May 31, 2019.

Pursuant to Paragraphs 2 and 3 of the Agreed Order, the Automatic Stay TERMINATED without further notice to the Debtor. Notice is hereby given that the Movant intends to initiate//resume foreclosure proceedings on the real property and improvements thereon known as 1816 Meridian Drive, Hagerstown, MD 21742.

Respectfully Submitted,

Dated: October 21, 2019

*/s/ Nikita Joshi*  
Nikita Joshi, Esq., Fed. Bar No. 19720  
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Attorney for the Movant

**CERTIFICATE OF SERVICE**

I hereby certify that on this 21st day of October, 2019, I reviewed the Court's CM/ECF system and it reports that an electronic copy of the foregoing Notice of Default and Termination of Automatic Stay will be served electronically by the Court's CM/ECF system on the following:

Gary A. Rosen, Trustee

B. Andrew Bright, Esq.

L. Jeanette Rice, Office of the U.S. Trustee

I hereby further certify that on this 21st day of October, 2019, a copy of the foregoing Notice of Default and Termination of Automatic Stay was also mailed first class mail, postage prepaid, to:

Ernest E. Watkins  
20014 Rosebank Way, Apt. 348  
Hagerstown, MD 21742

*/s/ Nikita Joshi*  
Nikita Joshi, Esq.